

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA**

DARLENE GOFF Plaintiff,	)	JURY TRIAL DEMANDED
	)	
	)	
v.	)	Case No.
	)	
SPIRE RECOVERY SOLUTIONS, LLC	)	
Defendant.	)	
	)	
	)	

COMPLAINT

INTRODUCTION

1. This is an action for actual and statutory damages brought by Plaintiff, Darlene Goff, an individual consumer, against Defendant, Spire Recovery Solutions, LLC (hereinafter “Defendant”) for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* (hereinafter “FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d) 28 U.S.C. 1331. Venue in this District is proper in that the Defendant transacts business in Tampa, Florida, and the conduct complained of occurred in Tampa Florida.

PARTIES

3. Plaintiff, Darlene Goff (hereinafter “Plaintiff”) is a natural person residing in Tampa, Florida. Plaintiff is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C. §1692a(3).
4. Upon information and belief, Defendant is a New York corporation.
5. Defendant is engaged in the collection of debt from consumers using the mail and telephone. Defendant regularly attempts to collect consumers’ debts alleged to be due to another.

FACTS OF THE COMPLAINT

6. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. 1692a(6).
7. On or about November 5, 2024, Defendant texted Plaintiff attempting to collect a consumer debt.
8. On or about November 5, 2024, Plaintiff replied to Defendant’s text stating, *“I’m not paying this. The interest rate was stupid.”*
9. On or about November 6, 2024, Defendant replied to Plaintiff’s text stating, *“Dear DARLENE COOPER GOFF, We’re contacting you from Spire*

Recovery Solutions about your account (Ref:4542010)..... This is an attempt to collect a debt, and any information obtained will be used for that purpose. Thank you.” which was a violation of 15 U.S.C. § 1692c(c).

10. Additionally, on November 12, 2024, Defendant emailed Plaintiff in an attempt to collect on the alleged consumer debt, further violating 15 U.S.C. § 1692c(c).
11. Plaintiff has suffered actual damages as a result of these illegal collection communications by Defendant in the form of invasion of privacy, intrusion upon seclusion, anger, anxiety, decreased productivity at work, frustration, and other negative emotions.

**FIRST CLAIM FOR RELIEF
(Defendant)
15 U.S.C. §1692c(c)**

12. Plaintiff re-alleges and reincorporates all previous paragraphs as if fully set out herein.
13. Defendant violated the FDCPA.
14. Defendant's violations include, but are not limited to the following:
 - (a) Defendant violated 15 U.S.C. § 1692c(c) of the FDCPA by communicating with Plaintiff after Plaintiff notified Defendant in writing that Plaintiff refused to pay.

15. As a result of the above violations of the FDCPA, Defendant is liable to Plaintiff for actual damages, statutory damages and costs.

JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against Defendant for:

- A. Judgment for the violations occurred for violating the FDCPA;
- B. Actual damages pursuant to 15 U.S.C. 1692k(a)(1);
- C. Statutory damages pursuant to 15 U.S.C. 1692k(a)(2);
- D. Costs and reasonable attorney's fees pursuant to 15 U.S.C. 1692k(a)(3);
- E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted:

/s/ Cortney Walters, Esq.
CORTNEY WALTERS, Esq.
**The Law Office of Cortney E. Walters,
PLLC**
2719 Hollywood Blvd., Suite A-1969
Hollywood, FL 33020
Florida Bar No. 125159
Pleadings@cewlawoffice.com
(954) 874-8022
Lead Attorney